

PTO/SB/21 (09-04)

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<b>TRANSMITTAL FORM</b>  <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/323,715	<b>RECEIVED</b>  <b>CENTRAL FAX CENTER</b>  <b>AUG 18 2005</b>
	Filing Date	June 1, 1999	
	First Named Inventor	Cunningham	
	Art Unit	3628	
	Examiner Name	Vincent	
Total Number of Pages in This Submission	18	Attorney Docket Number	BLO1134-009B

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks _____		
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Standley Law Group LLP	
Signature	<i>Carol G. Stovsky</i>	
Printed name	Carol G. Stovsky	
Date	August 18, 2005	Reg. No. 42,171

CERTIFICATE OF TRANSMISSION/MAILING	
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:	
Signature	<i>Carol G. Stovsky</i>
Typed or printed name	Carol G. Stovsky
Date	August 18, 2005

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/323,715  
Inventor: G. Cunningham  
Assignee: Block Financial Corporation  
Filed: June 1, 1999  
Examiner: D. Vincent  
Group  
Art Unit: 3628  
Attorney  
Docket No.: 1134-009B  
Title: REAL-TIME FINANCIAL CARD  
OFFER AND APPLICATION  
SYSTEM

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AUG 18 2005

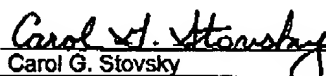
AMENDMENT TO  
PATENT APPLICATION

Via Facsimile Transmission to 571-273-8300  
Attn: Examiner Vincent

## CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. §1.8(A)

Date of Deposit: August 18, 2005

I hereby certify that this correspondence is being deposited by facsimile transmission to  
Patent Technology Center 3600, Art Unit 3628 at 571-273-8300.

  
Carol G. Stovsky

Sir,

Applicant is submitting this amendment in response to the Examiner's office  
action dated June 8, 2005.

**AMENDMENTS TO THE SPECIFICATION** begin on page 3 of this paper.

**AMENDMENTS TO THE CLAIMS** are reflected in the listing of claims which  
begins on page 4 of this paper.